

17 account of the consumer.

1 22. The method of claim 21 wherein the item is purchased by the consumer
2 at a location of the vendor.

1 23. The method of claim 21 wherein the item is purchased by the consumer
2 on-line via a network system.

1 24. The method of claim 21 wherein the account is an account of the
2 consumer with the host system.

1 25. The method of claim 21 wherein a refund is made for each subsequent
2 sales price lower than the first price.

1 26. The method of claim 21 further comprising
2 monitoring sales of the item during the predetermined time period
3 for any incentive provided to consumers purchasing the item following the first
4 transaction, and

5 providing the consumer involved in the first transaction with a
6 refund based on a money value of said incentive.

1 27. The method of claim 21 further comprising
2 monitoring sales of the item during the predetermined time period
3 for any incentive provided to consumers purchasing the item following the first
4 transaction, and

5 providing the consumer involved in the first transaction with a
6 refund based on a money value with said incentive.

1 28. The method of claim 21 wherein only prices for the item to be sold by the
2 vendor involved in the first transaction are taken into account in the noting step.

1 29. The method of claim 21 wherein only prices for the item for sale in a
2 pertinent geographic area are taken into account in the noting step.

1 30. A business system for guaranteeing a consumer a best price on an item
2 purchased from a vendor in a first transaction at a first price, the system comprising
3 means for recording the first price and information identifying the
4 consumer,

5 means for monitoring the sales price of the item for
6 predetermined time period after the first transaction,

7 means for noting any price lower than the first price for the item
8 during the predetermined time period,

9 means for calculating a money-value difference between the first
10 price and said any price lower than the first price, and

11 means for refunding to an account of the consumer an amount
12 equal to the money-value difference.

1 31. The business system of claim 30 further comprising

2 a host system that includes the means for recording, means for
3 monitoring, means for noting, and means for calculating.

1 32. The business system of claim 31 further comprising

2 the host system also including the means for refunding.

1 33. The business system of claim 30 wherein the consumer conducts the first
2 transaction with the vendor via the host system.

1 34. The business system of claim 30 further comprising

2 means for duplicating for the consumer any incentive
3 accompanying sales of the item after the first transaction during the
4 predetermined time period.

1 35. The business system of claim 30 further comprising

2 means for determining a pertinent geographic area for the first
3 transaction and for limiting the monitoring step to sales prices available within
4 the pertinent geographic area.

1 36. The business system of claim 30 further comprising

2 means for providing a warranty to the consumer.

1 37. In a business system with a magnetic strip card with consumer
2 identifying information encoded thereon said information identifying a consumer
3 desiring to conduct a transaction with a vendor, a host system that maintains
4 information about discounts from said vendor, an apparatus for reading information
5 on the magnetic strip card, said apparatus interconnected with and in communication
6 with the host system, and means for applying any applicable discount related to said
7 transaction for the benefit of said consumer, the improvement comprising

8 means for guaranteeing a consumer a best price on an item

9 purchased from the vendor in a first transaction at a first price, said means
10 further comprising

11 means for recording the first price and information identifying the
12 consumer,

13 means for monitoring the sales price of the item for a
14 predetermined time period after the first transaction,

15 means for noting any price lower than the first price for the item
16 during the predetermined time period,

17 means for calculating a money-value difference between the first
18 price and said any price lower than the first price, and

19 means for refunding to an account of the consumer an amount
20 equal to the money-value difference.

Respectfully submitted,

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